

Kansas City Life Insurance Company

Indexed Universal Life Segment History

See important notes on last page.

Updated 03/19/2026

Annual Point-to-Point S&P 500 Information

Segment Date	Segment Maturity	S&P 500 Value on Segment Date [B]	S&P 500 Value at Segment Maturity [A]	% Change in S&P 500 [A] / [B] - 1
4/18/2013	4/18/2014	1,541.61	1,864.85	20.96 %
5/18/2013	5/18/2014	1,667.47	1,877.86	12.61 %
6/18/2013	6/18/2014	1,651.81	1,956.98	18.47 %
7/18/2013	7/18/2014	1,689.37	1,978.22	17.09 %
8/18/2013	8/18/2014	1,655.83	1,971.74	19.07 %
9/18/2013	9/18/2014	1,725.52	2,011.36	16.56 %
10/18/2013	10/18/2014	1,744.50	1,886.76	8.15 %
11/18/2013	11/18/2014	1,791.53	2,051.80	14.52 %
12/18/2013	12/18/2014	1,810.65	2,061.23	13.83 %
1/18/2014	1/18/2015	1,838.70	2,019.42	9.82 %
2/18/2014	2/18/2015	1,840.76	2,099.68	14.06 %
3/18/2014	3/18/2015	1,872.25	2,099.50	12.13 %
4/18/2014	4/18/2015	1,864.85	2,081.18	11.60 %
5/18/2014	5/18/2015	1,877.86	2,129.20	13.38 %
6/18/2014	6/18/2015	1,956.98	2,121.24	8.39 %
7/18/2014	7/18/2015	1,978.22	2,126.64	7.50 %
8/18/2014	8/18/2015	1,971.74	2,096.92	6.34 %
9/18/2014	9/18/2015	2,011.36	1,958.03	-2.66 %
10/18/2014	10/18/2015	1,886.76	2,033.11	7.75 %
11/18/2014	11/18/2015	2,051.80	2,083.58	1.54 %
12/18/2014	12/18/2015	2,061.23	2,005.55	-2.71 %
1/18/2015	1/18/2016	2,019.42	1,880.33	-6.89 %
2/18/2015	2/18/2016	2,099.68	1,917.83	-8.67 %
3/18/2015	3/18/2016	2,099.50	2,049.58	-2.38 %
4/18/2015	4/18/2016	2,081.18	2,094.34	0.63 %
5/18/2015	5/18/2016	2,129.20	2,047.63	-3.84 %
6/18/2015	6/18/2016	2,121.24	2,071.22	-2.36 %
7/18/2015	7/18/2016	2,126.64	2,166.89	1.89 %
8/18/2015	8/18/2016	2,096.92	2,187.02	4.29 %
9/18/2015	9/18/2016	1,958.03	2,139.16	9.25 %
10/18/2015	10/18/2016	2,033.11	2,139.60	5.23 %
11/18/2015	11/18/2016	2,083.58	2,181.90	4.71 %
12/18/2015	12/18/2016	2,005.55	2,258.07	12.59 %
1/18/2016	1/18/2017	1,880.33	2,271.89	20.82 %
2/18/2016	2/18/2017	1,917.83	2,351.16	22.59 %
3/18/2016	3/18/2017	2,049.58	2,378.25	16.03 %
4/18/2016	4/18/2017	2,094.34	2,342.19	11.83 %
5/18/2016	5/18/2017	2,047.63	2,365.72	15.53 %
6/18/2016	6/18/2017	2,071.22	2,433.15	17.47 %
7/18/2016	7/18/2017	2,166.89	2,460.61	13.55 %
8/18/2016	8/18/2017	2,187.02	2,425.55	10.90 %
9/18/2016	9/18/2017	2,139.16	2,503.87	17.04 %
10/18/2016	10/18/2017	2,139.60	2,561.26	19.70 %
11/18/2016	11/18/2017	2,181.90	2,578.85	18.19 %
12/18/2016	12/18/2017	2,258.07	2,690.16	19.13 %
1/18/2017	1/18/2018	2,271.89	2,798.03	23.15 %
2/18/2017	2/18/2018	2,351.16	2,732.22	16.20 %

Kansas City Life Insurance Company

Indexed Universal Life Segment History (continued)

Annual Point-to-Point S&P 500 Information

Segment Date	Segment Maturity	S&P 500 Value on Segment Date [B]	S&P 500 Value at Segment Maturity [A]	% Change in S&P 500 [A] / [B] - 1
3/18/2017	3/18/2018	2,378.25	2,752.01	15.71 %
4/18/2017	4/18/2018	2,342.19	2,708.64	15.64 %
5/18/2017	5/18/2018	2,365.72	2,712.97	14.67 %
6/18/2017	6/18/2018	2,433.15	2,773.75	13.99 %
7/18/2017	7/18/2018	2,460.61	2,815.62	14.42 %
8/18/2017	8/18/2018	2,425.55	2,850.13	17.50 %
9/18/2017	9/18/2018	2,503.87	2,904.31	15.99 %
10/18/2017	10/18/2018	2,561.26	2,768.78	8.10 %
11/18/2017	11/18/2018	2,578.85	2,736.27	6.10 %
12/18/2017	12/18/2018	2,690.16	2,546.16	-5.36 %
1/18/2018	1/18/2019	2,798.03	2,670.71	-4.56 %
2/18/2018	2/18/2019	2,732.22	2,775.60	1.58 %
3/18/2018	3/18/2019	2,752.01	2,832.94	2.94 %
4/18/2018	4/18/2019	2,708.64	2,905.03	7.25 %
5/18/2018	5/18/2019	2,712.97	2,859.53	5.40 %
6/18/2018	6/18/2019	2,773.75	2,917.75	5.19 %
7/18/2018	7/18/2019	2,815.62	2,995.11	6.37 %
8/18/2018	8/18/2019	2,850.13	2,888.68	1.35 %
9/18/2018	9/18/2019	2,904.31	3,006.73	3.52 %
10/18/2018	10/18/2019	2,768.78	2,986.20	7.85 %
11/18/2018	11/18/2019	2,736.27	3,122.03	14.09 %
12/18/2018	12/18/2019	2,546.16	3,191.14	25.33 %
1/18/2019	1/18/2020	2,670.71	3,329.62	24.67 %
2/18/2019	2/18/2020	2,775.60	3,370.29	21.42 %
3/18/2019	3/18/2020	2,832.94	2,398.10	-15.35 %
4/18/2019	4/18/2020	2,905.03	2,874.56	-1.05 %
5/18/2019	5/18/2020	2,859.53	2,953.91	3.30 %
6/18/2019	6/18/2020	2,917.75	3,115.34	6.77 %
7/18/2019	7/18/2020	2,995.11	3,224.73	7.66 %
8/18/2019	8/18/2020	2,888.68	3,389.78	17.34 %
9/18/2019	9/18/2020	3,006.73	3,319.47	10.40 %
10/18/2019	10/18/2020	2,986.20	3,483.81	16.66 %
11/18/2019	11/18/2020	3,122.03	3,567.79	14.27 %
12/18/2019	12/18/2020	3,191.14	3,709.41	16.24 %
1/18/2020	1/18/2021	3,329.62	3,768.25	13.17 %
2/18/2020	2/18/2021	3,370.29	3,913.97	16.13 %
3/18/2020	3/18/2021	2,398.10	3,915.46	63.27 %
4/18/2020	4/18/2021	2,874.56	4,185.47	45.60 %
5/18/2020	5/18/2021	2,953.91	4,127.83	39.74 %
6/18/2020	6/18/2021	3,115.34	4,166.45	33.73 %
7/18/2020	7/18/2021	3,224.73	4,327.16	34.18 %
8/18/2020	8/18/2021	3,389.78	4,400.27	29.80 %
9/18/2020	9/18/2021	3,319.47	4,432.99	33.54 %
10/18/2020	10/18/2021	3,483.81	4,486.46	28.78 %
11/18/2020	11/18/2021	3,567.79	4,704.54	31.86 %
12/18/2020	12/18/2021	3,709.41	4,620.64	24.56 %
1/18/2021	1/18/2022	3,768.25	4,577.11	21.46 %
2/18/2021	2/18/2022	3,913.97	4,348.87	11.11 %
3/18/2021	3/18/2022	3,915.46	4,463.12	13.98 %

Kansas City Life Insurance Company

Indexed Universal Life Segment History (continued)

Annual Point-to-Point S&P 500 Information

Segment Date	Segment Maturity	S&P 500 Value on Segment Date [B]	S&P 500 Value at Segment Maturity [A]	% Change in S&P 500 [A] / [B] - 1
4/18/2021	4/18/2022	4,185.47	4,391.69	4.92 %
5/18/2021	5/18/2022	4,127.83	3,923.68	-4.95 %
6/18/2021	6/18/2022	4,166.45	3,674.84	-11.80 %
7/18/2021	7/18/2022	4,327.16	3,830.85	-11.47 %
8/18/2021	8/18/2022	4,400.27	4,283.74	-2.65 %
9/18/2021	9/18/2022	4,432.99	3,873.33	-12.63 %
10/18/2021	10/18/2022	4,486.46	3,719.98	-17.09 %
11/18/2021	11/18/2022	4,704.54	3,965.34	-15.72 %
12/18/2021	12/18/2022	4,620.64	3,852.36	-16.63 %
1/18/2022	1/18/2023	4,577.11	3,928.86	-14.17 %
2/18/2022	2/18/2023	4,348.87	4,079.09	-6.21 %
3/18/2022	3/18/2023	4,463.12	3,916.64	-12.25 %
4/18/2022	4/18/2023	4,391.69	4,154.87	-5.40 %
5/18/2022	5/18/2023	3,923.68	4,198.05	6.99 %
6/18/2022	6/18/2023	3,674.84	4,409.59	19.99 %
7/18/2022	7/18/2023	3,830.85	4,554.98	18.90 %
8/18/2022	8/18/2023	4,283.74	4,369.71	2.00 %
9/18/2022	9/18/2023	3,873.33	4,453.53	14.97 %
10/18/2022	10/18/2023	3,719.98	4,314.60	15.98 %
11/18/2022	11/18/2023	3,965.34	4,514.02	13.83 %
12/18/2022	12/18/2023	3,852.36	4,740.56	23.05 %
1/18/2023	1/18/2024	3,928.86	4,780.94	21.68 %
2/18/2023	2/18/2024	4,079.09	5,005.57	22.71 %
3/18/2023	3/18/2024	3,916.64	5,149.42	31.47 %
4/18/2023	4/18/2024	4,154.87	5,011.12	20.60 %
5/18/2023	5/18/2024	4,198.05	5,303.27	26.32 %
6/18/2023	6/18/2024	4,409.59	5,487.03	24.43 %
7/18/2023	7/18/2024	4,554.98	5,544.59	21.72 %
8/18/2023	8/18/2024	4,369.71	5,554.25	27.10 %
9/18/2023	9/18/2024	4,453.53	5,618.26	26.15 %
10/18/2023	10/18/2024	4,314.60	5,864.67	35.92 %
11/18/2023	11/18/2024	4,514.02	5,893.62	30.56 %
12/18/2023	12/18/2024	4,740.56	5,872.16	23.87 %
1/18/2024	1/18/2025	4,780.94	5,996.66	25.42 %
2/18/2024	2/18/2025	5,005.57	6,129.58	22.45 %
3/18/2024	3/18/2025	5,149.42	5,614.66	9.03 %
4/18/2024	4/18/2025	5,011.12	5,282.70	5.41 %
5/18/2024	5/18/2025	5,303.27	5,958.38	12.35 %
6/18/2024	6/18/2025	5,487.03	5,980.87	9.00 %
7/18/2024	7/18/2025	5,544.59	6,296.79	13.56 %
8/18/2024	8/18/2025	5,554.25	6,449.15	16.11 %
9/18/2024	9/18/2025	5,618.26	6,631.96	18.04 %
10/18/2024	10/18/2025	5,864.67	6,664.01	13.62 %
11/18/2024	11/18/2025	5,893.62	6,617.32	12.27 %
12/18/2024	12/18/2025	5,872.16	6,774.76	15.37 %
1/18/2025	1/18/2026	5,996.66	6,940.01	15.73 %
2/18/2025	2/18/2026	6,129.58	6,881.31	12.26 %
3/18/2025	3/18/2026	5,614.66	6,624.70	17.98 %
4/18/2025	4/18/2026	5,282.70	N/A	N/A

Kansas City Life Insurance Company

Indexed Universal Life Segment History (continued)

Annual Point-to-Point S&P 500 Information

Segment Date	Segment Maturity	S&P 500 Value on Segment Date [B]	S&P 500 Value at Segment Maturity [A]	% Change in S&P 500 [A] / [B] - 1
5/18/2025	5/18/2026	5,958.38	N/A	N/A
6/18/2025	6/18/2026	5,980.87	N/A	N/A
7/18/2025	7/18/2026	6,296.79	N/A	N/A
8/18/2025	8/18/2026	6,449.15	N/A	N/A
9/18/2025	9/18/2026	6,631.96	N/A	N/A
10/18/2025	10/18/2026	6,664.01	N/A	N/A
11/18/2025	11/18/2026	6,617.32	N/A	N/A
12/18/2025	12/18/2026	6,774.76	N/A	N/A
1/18/2026	1/18/2027	6,940.01	N/A	N/A
2/18/2026	2/18/2027	6,881.31	N/A	N/A
3/18/2026	3/18/2027	6,624.70	N/A	N/A

Indexed Universal Life Segment History (continued)

Segment Maturity History

144 Segment Maturity Dates (4/18/2014 - 3/18/2026)

Indexed Credits

Exceed 0%:	121 times (84.03 %)
Between 0% and 6%:	16 times (11.11 %)
Between 6% and 28%:	93 times (64.58 %)
Exceed 28%:	12 times (8.33 %)

Indexed Credits on Charge Accounts

Indexed Account C:	Exceeded 1.00% Indexed Account Charge 120 times (83.33 %)
Indexed Account C:	Net of charges, exceeded Indexed Account A 89 times (61.81 %)
Indexed Account E:	Indexed Account E: Exceeded 3% Indexed Account Charge 115 times (79.86 %)

Important Notes:

The Index Growth Rate is the rate used in calculating the Indexed Credit, the amount to credit to a segment at segment maturity. At Segment Maturity, the Indexed Credit is calculated as the product of the Index Growth Rate calculated for that Segment multiplied by the average Segment value for that Segment Term. The Indexed Growth Rate also includes any multiplier but does not reflect any Indexed Account Charge. The percent change in the S&P 500 shown has been rounded down to two decimal places.

Past performance does not predict the future performance of any index.

Standard & Poor's and S&P are registered trademarks of Standard and Poor's Financial Services LLC ("S&P") and Dow Jones is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and have been licensed for use by S&P Dow Jones Indices LLC and sublicensed for certain purposes by Kansas City Life Insurance Company. The "S&P500" is a product of S&P Dow Jones Indices LLC, and has been licensed for use by Kansas City Life Insurance Company. Kansas City Life Insurance's Compass Elite Indexed Universal Life and EquiFlex Indexed Universal Life are not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P, or their respective affiliates make any representation regarding the advisability of investing in such products.

Compass Elite Indexed Universal Life and EquiFlex Indexed Universal Life, products of Kansas City Life Insurance Company (Home Office: Kansas City, Mo.). Policy form ICC19J205/J205, ICC19J206/J206, ICC19J207/J207, or ICC19J208/J208. Form numbers may differ by state. Coverage may not be available in all states.